

**ABSTRACT OF THE DISCLOSURE****USER RATING SYSTEM FOR ONLINE AUCTIONS**

A method, computer program product, and apparatus for providing a user rating service for online auctions is disclosed. Objective criteria, such as credit information, are combined with subjective ratings to create a user profile. Using objective criteria to supplement user ratings treats new users more fairly and prevents auction participants from inflating their ratings collusively. The user profile may be shared among online auction services, so that a user's aggregate transaction and ratings history may be used at a number of sites.

P0062810 0000000000